

Form 317 (63b-D)

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Stanley C. Henderson
Dorothy E. Henderson
fka Dorothy E. Brownfield
Debtor(s)

Case No. 16-70697-JAD
Chapter: 13

ORDER

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

AND NOW, this ***The 16th of February, 2022***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: February 16, 2022

Jeffery A. Deller
United States Bankruptcy Judge

cm: Debtor

In re:
Stanley C. Henderson
Dorothy E. Henderson
Debtors

Case No. 16-70697-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Feb 16, 2022

User: auto
Form ID: 317

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2022:

Recip ID	Recipient Name and Address
db	+ Stanley C. Henderson, PO Box 255, Robinson, PA 15949-0255
jdb	Dorothy E. Henderson, 19 Washington Street, Robinson, PA 15949
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Ave, Suite 160, Garden City, NY 11530-1631
cr	+ U.S. Bank Trust National Association as Trustee of, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Wilmington Savings Fund Society, FSB, not in its i, The Law Offices of Michelle Ghidotti, 1920 Old Tustin Avenue, Santa Ana, CA 92705-7811
15072651	Select Portfolio Servicing, Inc., as servicing agent for, DLJ Mortgage Capital, Inc., Attn: Remittance Processing, P.O. Box 65450 Salt Lake City, UT 84165-0450
15441454	+ U.S. Bank National Association as Trustee, of the Chalet Series IV Trust, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
15177287	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14912272	+ Wilmington Savings Fund Society, FSB, c/o Kondaur Capital Corporation, 333 South Anita Drive, Ste. 400, Orange, CA 92868-3314

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14301953	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 16 2022 23:29:00	Bayview Loan Servicing, 4425 Ponce del Leon Boulevard, 5th Floor, Miami, FL 33146-1873
14374714	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Feb 16 2022 23:29:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
14301954	+ Email/Text: EBN@thecmigroup.com	Feb 16 2022 23:29:00	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
14301955	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 16 2022 23:29:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14301956	+ Email/Text: bankruptcy@sccompanies.com	Feb 16 2022 23:30:00	Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		DLJ Mortgage Capital, Inc.
cr		Select Portfolio Servicing as servicer for DLJ Mor
cr		US Bank Trust NA

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-7

User: auto

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Date Rcvd: Feb 16, 2022

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Select Portfolio Servicing as servicer for DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Brian E. Caine	on behalf of Creditor US Bank Trust NA bcaine@parkermccay.com BKcourtntices@parkermccay.com
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-c-law.com
Kenneth P. Seitz	on behalf of Joint Debtor Dorothy E. Henderson thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Stanley C. Henderson thedebterasers@aol.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@ecf.courtdrive.com, mcohen@mw-c-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard Tracy	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 11